



# **GLOUCESTERSHIRE POLICE FEDERATION**

**INSURANCE BENEFITS TRUST**

## **SCHEME BENEFITS**

Effective from 1 November 2022



**Philip  
Williams & Co**  
INSURANCE MANAGEMENT

# PRIVACY NOTICE

(ALSO KNOWN AS "FAIR PROCESSING NOTICE")

## How will we use the information you give us?

We will only use your information on the basis that it is necessary to administer your insurance contract or help you make a claim. Where we need to pass information to other firms, it will only be for that purpose. These firms will be Insurers, other insurance brokers, firms handling claims, finance providers and firms that process or administer our records, including Federations/Trust Administrators.

When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time. If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is in the public interest – for example to fight crime, prevent fraud or to make sure insurance is available.

## What type of personal information do we need?

- We may need personal details which might include details of lifestyle, family, finances, business or education.
- We will only collect what is necessary and will only keep it for as long as we are required to do in line with our data retention policy.

## What other types of information do we need?

- Under certain circumstances we may also need to obtain information about Race or Origin, Gender, Religion, Health, Politics, Genetics, Trade Union Membership, Sex or Sexual Orientation.
- We might also need details of criminal convictions.
- We will only collect what is necessary and protect it with appropriate security measures.

## How do we obtain your information?

- We may gather it from information you submit to a website, by telephone, mail, face to face or by email.
- We may receive it from insurers, other insurance brokers, firms handling claims, finance providers and firms that process or store our records, including Federations/Trust Administrators.

## What are my legal rights?

- You can obtain a copy of your personal information from us without charge by contacting us at the address below. This may include the right to transfer information to other providers.
- You have the right to ask us to correct information.
- You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it for insurance or financial purposes as set out in our document retention policy.
- You may have the right to object if decisions about you are made solely by a computer.
- You have the right to complain to the Information Commissioner at [www.ico.org.uk](http://www.ico.org.uk)

Telephone number **0303 123 1113**

## Data Controller

Philip Williams & Company  
35 Walton Road  
Stockton Heath  
Warrington WA4 6NW

## Contact for queries

Data Protection Manager, Tel. 01925 604421.  
Email [dataprotection@philipwilliams.co.uk](mailto:dataprotection@philipwilliams.co.uk)

Privacy Notice Apr2018 v3

# SERVING MEMBER BENEFITS

## SERVING MEMBER AGED UNDER 70

Life Insurance	£120,000
Terminal Prognosis Advance on Life Insurance*	20% of Sum Insured
Permanent Total Disablement ( <i>due to accident</i> )	£100,000
Loss of one or more Eyes/Limbs	£50,000
Loss of Hearing – one Ear	£12,500
Loss of Hearing – both Ears	£50,000
On Duty Assault Benefit – Firearm/Crossbow/Shotgun	£1,500
– Stabbing	£750
– Disfigurement/scarring from burns – scale benefit	Up to £5,000
Permanent Disabling Injuries % Scale	Up to £50,000
Emergency Dental Treatment due to Accident	Up to £500
Convalescent Benefit	£70 per stay
Unsociable Hours x 24 weeks ( <i>excluding first 14 days to maximum £60 per week</i> )	£1 per hour
Hospitalisation Benefit up to seven nights	
– Unplanned Accident/Illness	£50 per night
Critical Illness	£15,000
Child Critical Illness	£3,000
Child Death Grant	£3,000
GP24	Family
Worldwide Travel Policy	Family
Home Emergency Assistance	Included
Legal Expenses and ID Theft Protection	Included
Motor Breakdown Cover ( <i>UK and Europe</i> )	Member & Partner
Mobile Phone Insurance	Member & Partner
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£31.00</b>

## COHABITING PARTNER AGED UNDER 70

Life Insurance	£60,000
Terminal Prognosis Advance on Life Insurance*	20% of Sum Insured
Critical Illness	£5,000
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£8.20</b>

\*Terminal Prognosis Advance only available for members aged 68 and under

An annual rebate facility has now been set up for contributing members and cohabiting partners who are BOTH members of the scheme. This rebate will take into account the duplicate payments for the elements of the scheme where couple and family cover applies. To qualify for this rebate, you must register with the Federation Office. Claims will not be back dated and will only apply from the month following your registration.

The price includes an additional contribution to the Insurance Trust to pay for administration of the scheme and other member benefits as determined by the Scheme Trustees

# RETIRED MEMBER BENEFITS

## RETIRED MEMBER AGED UNDER 60

Life Insurance	£55,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
GP24	Family
Worldwide Travel Policy	Family
Home Emergency	Included
Legal Expenses including ID Theft Protection	Included
Motor Breakdown Cover ( <i>UK and Europe</i> )	Member & Partner
Mobile Phone Insurance	Member & Partner
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£34.00</b>

## RETIRED MEMBER AGED 60–64

Life Insurance	£27,500
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
GP24	Family
Worldwide Travel Policy	Family
Home Emergency	Included
Legal Expenses including ID Theft Protection	Included
Motor Breakdown Cover ( <i>UK and Europe</i> )	Member & Partner
Mobile Phone Insurance	Member & Partner
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£34.00</b>

## RETIRED MEMBER AGED 65–69

Life Insurance	£5,000
GP24	Family
Worldwide Travel Policy	Family
Home Emergency	Included
Legal Expenses including ID Theft Protection	Included
Motor Breakdown Cover ( <i>UK and Europe</i> )	Member & Partner
Mobile Phone Insurance	Member & Partner
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£34.00</b>

\*Terminal Prognosis Advance only available for members aged 63 and under

## RETIRED MEMBER AGED 70–74 (INCLUSIVE)

Life Insurance	£3,000
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Mobile Phone Cover	Member & Partner
Motor Breakdown Cover ( <i>UK &amp; Europe</i> )	Member & Partner
Home Emergency Assistance	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£39.50</b>

**COHABITING PARTNER AGED UNDER 60 OF RETIRED MEMBER**

Life Insurance	£30,000
Terminal Prognosis Advance on life insurance	20% of sum insured
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£9.00</b>

**COHABITING PARTNER AGED 60–64 OF RETIRED MEMBER**

Life Insurance	£15,000
Terminal Prognosis Advance on life insurance*	20% of sum insured
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£9.00</b>

**COHABITING PARTNER AGED 65–69 OF RETIRED MEMBER**

Life Insurance	£2,500
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£9.00</b>

**COHABITING PARTNER AGED 70–74**

Life Insurance	£1,500
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£9.00</b>

\*Terminal Prognosis Advance only available for members aged 63 and under

*The price includes an additional contribution to the Insurance Trust to pay for administration of the scheme and other member benefits as determined by the Scheme Trustees*

# IMPORTANT INFORMATION

## APPLICABLE TO ALL BENEFITS

This booklet is a summary only. The benefits are subject to certain exclusions and policy conditions not stated in this booklet which in the event of a claim will be applicable. The benefits are provided strictly under the terms of the insurance policies taken out by the trustees of the scheme. Subscription to the scheme entitles the member to the benefits provided by the scheme but confers no ownership of any of the underlying policies which are vested in the trustees. The Insurance Scheme is an Independent Trust managed by the Trustees. The Trustees pay the Federation for the Federation Staff/Office to administer the Insurance Scheme on their behalf. The trustees retain the full policy wording detailing all benefits and exclusions which may be viewed on request to the Federation Office.

### Applying to join

Serving officers can apply to join the scheme at any time by completing a medical underwriting application form which is available from the Federation Office. The first three monthly subscriptions are free of charge when joining the scheme for the first time. New student officer recruits to the police service may join the scheme without the need for the completion of the medical underwriting application form and their first 52 weeks of service are free of charge. The Federation and/or Philip Williams & Co reserve the right to decline any applications.

### Subscription collection

Subscriptions are collected monthly by deduction direct from salary/pension unless that is not possible when alternative arrangements may be agreed. Monthly subscription payments must be maintained in order to remain a member of the scheme and to qualify for any benefits.

### Insurers

A list of the insurers is available on request. Full policy wordings for certain policy sections are available to download via QR codes. These may also be available at the Federation Office, on the Federation Website or by visiting the Group Scheme section of [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

### Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the Serving member or cohabiting partner reach 70 years of age (75 years for retired members), whichever is the sooner. Any cohabiting partner cover and/or extension will cease when the member ceases to be a member of the scheme.

### Career breaks, maternity leave, secondment or living overseas

Those going on a career break, maternity leave, secondment or are living overseas must contact the Federation Office to identify if cover can be maintained.

### Retirement from the Police Service

Serving officers upon retirement may remain in the scheme as a retired member by submitting a completed membership continuation form to the Federation Office prior to retirement.

Individuals are not eligible to join the scheme after their retirement date.

### Transfer, resignation or dismissal

Members who transfer, resign or are dismissed from the police service are not eligible to remain in the scheme and all membership and benefits will cease including any cohabiting partner extension.

### How to cancel your cover

In the event that you need to cancel your cover, please submit a letter with a signature on to the Federation Office.

### Complaints procedure

The Insurance Scheme is arranged on behalf of the trustees by Philip Williams (*G Ins*) Management Ltd, trading as Philip Williams & Co Insurance Management who are authorised and regulated by the Financial Conduct Authority (Registration Number 827663). The trustees are responsible for organising the policies and dealing with the insurance broker. Any complaints about any aspect of the scheme should in the first instance be directed to the Federation Office. The insurance broker will then be asked to investigate the complaint and resolve any matter either via the Federation Office, directly with the member, or through the appropriate underwriting organisation

Please contact the Federation Office by telephone on

**01452 545 142**

Or simply write, giving details of your complaint to The Secretary, Police Federation Office, Gloucestershire Constabulary, 6a Kingscroft Road, Hucclecote, Gloucester GL3 3RF.

Should you remain dissatisfied then you may ask the Financial Ombudsman to investigate your complaint. Please contact the Financial Ombudsman Service by telephoning 0800 0234 567 or by downloading the complaint form from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### FINANCIAL SERVICES COMPENSATION SCHEME

In the event that an insurer is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme if an insurer cannot meet its obligations. This depends on the type of insurance and the circumstances of the claim. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

# EXPLANATION OF BENEFITS

## Life insurance

On death of a member or subscribing cohabiting partner the cash benefit will be paid. The policy is written in Trust so that if a member dies, the proceeds can be paid, by the Trustees, to the member's dependants quickly free of tax and without having to wait for probate. Members should ensure that they have an up-to-date beneficiary nominated and have lodged the details with the Federation Office, to assist the Trustees in the event of a claim. If a member aged 63 or under receives a terminal prognosis of 12 months or less, they may apply to the Trustees for an advance of the death benefit as detailed in the tables.

## Child Death Grant

Paid upon the death of a dependant child of a member, aged between 6 months and 17 years.

## Claims Procedure:

All Death claims should be notified as soon as is practical to the Federation Office who will arrange for a claim form to be completed. Please note that an original death certificate or original coroners certificate will be required.

For Terminal Prognosis Advance & Critical Illness claims please contact the Federation Office as soon as is practical who will provide you with the required form for completion.

Any queries must be directed to the Federation Office

## Additional voluntary top-up life insurance

Serving Members and Partners who require higher levels of cover may take out additional life cover.

Premiums are payable by payroll deduction and cover ceases upon retirement or attaining age 65 if sooner.

Additional voluntary cover cost per calendar month:

£50,000 life cover £4.75

£75,000 life cover £6.30

£100,000 life cover £7.85

Please contact the Federation Office for an application form.

## Permanent Total Disablement

Disablement which has lasted for at least 52 weeks and which prevents the member from engaging in or giving attention to business, profession or occupation of any and every kind for the remainder of their life.

## Accidental Loss of Use Benefit

Variable Benefits paid in the event of:-

- Permanent loss of sight in one or both eyes
- Permanent loss of use of one or more limbs
- Permanent total loss of hearing in one or both ears
- Permanent total loss of speech.

## Permanent Disabling Injuries- Scale of Benefits

Maximum Benefit £50,000

a. Total loss of use of:


- i) The back or spine below the neck with no damage to the spinal cord
- ii) The neck or cervical spine with no damage to the spinal cord
- iii) Shoulder or elbow
- iv) Wrist
- v) Hip, knee or ankle

b. Total loss of or total loss of use of:

- i) Foot below the level of the ankle (*talo-tibial joint*)
- ii) a thumb

Percentage of Maximum Benefit Payable

Left		Right
	40%	
	30%	
25%		30%
20%		25%
	25%	
	50%	
20%		25%



iii) a forefinger	15%	20%
iv) any other finger	10%	15%
v) a big toe		10%
vi) any other toe		3%
c. Fractured leg or foot with established non-union		25%
d. Fractured kneecap with established non-union		20%
e. Shortening of leg by at least 3cm		15%
f. Removal of lower jaw by surgical operation		30%
g. Complete and irrecoverable loss of:		
i) sense of smell		10%
ii) speech		100%

For a **Permanent Disability** not listed above, the benefit payable will be based on **Our** medical assessment of the degree of disability in relation to the above scale and without reference to **the Insured Person's** occupation  
Provided that:

a. The total benefit payable shall not exceed 100% of the Maximum Benefit for each **Insured Person** in respect of any one **Accident**.

b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot be claimed.

### Hospitalisation

For each consecutive nights stay the amount shown in the benefits table will be paid.

### Sick Pay Benefit (*Regulation 28 cover*)

If a member suffers a reduction in pay under Police Regulations or terms of employment, the benefits shown will become payable. The benefit ceases on return to work or if the member retires, resigns, is discharged from the police service, or fails to pay the monthly scheme subscription. In addition the benefit shall not be payable if the member has been offered reasonable adjusted duties with a return to full pay and has declined such duties without reasonable cause.

*Please note: Any overpayment due to a reversal in the decision by the employer which results in a resumption of pay (including any back payment) or due to a failure by the member to inform the insurers of a return to work must be repaid in a prompt and timely manner.*

### Emergency Dental Treatment due to Accident

If an Accident occurs and external oral impact results in dental injury (including loss or damage to any prostheses e.g. dentures while in the mouth), up to the amount shown in the tables for the treatment necessarily provided by a qualified dentist or Registered Qualified Medical Practitioner within 12 months from the date of the Accident. We will only pay for any bridgework crown or denture replaced which is similar type or quality to that which was damaged or lost as a direct result of the Accident and subsequent Bodily Injury.

Specific exclusions to Emergency Dental Treatment;

We will not pay any claim for:

- Dental Treatment as a result of wear and tear or ordinary deterioration;
- Bodily Injury caused by a foodstuff whilst the Insured Person was eating it;
- A claim for dental injury that has not been reported to Us within 30 days of the date of the Accident giving rise to the claim.



## Unsociable Hours

In the event that the Insured Person sustains Accidental Bodily Injury or contracts sickness resulting in total disablement entirely preventing them from engaging in or giving attention to their usual occupation, the policy will pay a benefit equal to £1 per Unsociable Hour up to £60 per week in respect of the Unsociable Working Hours Pay that would otherwise have been received. Eligibility for payment is dependent upon absence from all duties due to disablement and a period of sickness absence.

The policy will not pay for scheduled unsociable hours for the first 14 days of each period of disablement and is payable for up to a maximum of 24 weeks.

## Convalescent Benefit

If a member has to stay in a police convalescent home on the recommendation of a registered medical practitioner in respect of accident or illness, the amount shown in the benefits table will be paid.

## Assault Benefit

Payable where a member whilst on police duty suffers an assault caused by the discharge of either firearms, crossbows or shotguns, or caused by stabbing inflicted by a knife or other sharp instrument which results in actual physical injury which renders the member unfit for duty for a period of three consecutive days or more.

## BURNS CAUSING PERMANENT DISFIGUREMENT OR SCARRING

If an Accident occurs to a Serving Officer while on police duty and Bodily Injury resulting in Burns causing permanent disfigurement or scarring of their:

a. Neck, face outer ear (Pinna) or head exposed to view of at least one square centimetre or two centimetres in length from Burns the minimum Benefit will be payable.

Permanent scarring or permanent Burns covering a greater area or length will be assessed according to size, area it covers and visual impact, and in relation to the minimum benefit payable of £300 and the maximum benefit payable of £5,000 for permanent disfigurement or permanent scarring covering the whole face.

The benefit amount payable will not take into account any psychological effects.

Maximum benefit £5,000

Minimum benefit £300

### b. Body

If an Accident occurs to a Serving Officer while on police duty and causes Bodily Injury resulting in Burns causing permanent disfigurement or scarring of their to the Body and the permanent scarring or permanent disfigurement affect an area of at least 4.5% of the total body area the benefit will be paid in accordance with the amount shown below:

### Disfigurement or Scarring of the body (excluding face) from burns.

4.5% of the total body surface area £1,500

9% or more of the total body surface area £3,000

18% or more of the total body surface area £4,000

27% or more of the total body surface area £5,000

**This benefit does not cover disfigurement or scarring by any cause other than Burns.**

**Specific Definitions applicable to this section of the policy:**

### Body

The head (excluding the Face) neck, trunk, legs and arms.

### Burns

Full thickness, third degree burns resulting in a permanent scar.

### Face

The area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.

**Please refer to the policy wording for full details of terms, conditions and limits**

# CRITICAL ILLNESS

**Payable if a member, member's subscribing cohabiting partner or their child, aged from 30 days to 17 years, suffers from an insured illness and survives for more than 14 days from the date of diagnosis or surgery. Please note this benefit is applicable for serving members only and not available into retirement.**

- Alzheimers Disease
- Angioplasty
- Aorta Graft Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer
- Cardiomyopathy
- Coma
- Coronary Artery By-pass Graft
- CJD
- Deafness
- Dementia/Pre-senile Dementia
- Encephalitis
- Heart Attack
- Heart Valve Replacement/Repair
- Hep B / HIV Infection
- Kidney Failure
- Liver Failure
- Loss of a Hand or Foot
- Loss of Speech
- Major Organ Transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Paralysis of Limbs
- Parkinson's disease
- Permanent Total Disability
- Primary Pulmonary Hypertension
- Progressive Supranuclear Palsy
- Pulmonary Artery Surgery
- Respiratory Failure
- Rheumatoid Arthritis
- Stroke
- Terminal Illness
- Third Degree Burns
- Traumatic Head Injury

Please refer to the policy wording for full definitions of the illnesses covered.

A pre-existing conditions exclusion applies together with other terms and conditions. Critical illness benefit is payable once only in respect of conditions in a common group. Some illnesses may belong to more than one group, as shown above and in the full policy wording.

**The GP24 service provides you with unlimited 24/7 access to a practising UK-based GP from wherever you are in the world. Consultations are available 24/7 by phone or by video consultation. Includes cohabitating family.**

Our experienced GPs are able to provide diagnosis, advice, reassurance or a second opinion. Should the GP feel you would benefit from prescription medication they can arrange and electronically authorise private prescription medication, where the medication will be delivered to you at any UK based address the next working day or the prescription emailed direct to a nominated pharmacy. The cost of the drugs are chargeable at wholesale rates which will be told to you before they are issued. Where appropriate the GPs can issue private Open Referral\* letters and Private Fit Notes. Each consultation is secure and confidential and there is no limit to the number or length of consultations. Please note that some employers may not accept Private Fit Notes.

To book a GP consultation 24/7 please call:

**0345 222 3736**

or if overseas

**+44 (0)161 468 3789**

Or access services via the web app: <http://philipwilliams.gp24.co> or via QR Code



Services available in the web app:

- 24/7 GP telephone consultation service
- Video consultation service
  - Open 7 days a week, GMT:
  - Monday\*\* – Friday: 08:00 – 22:00
  - Saturday: 08:00 – 20:00
  - Sunday: 10:00 – 18:00
- \*\*Excluding UK bank holidays
- Message Dr
- Request an appointment
- Health information
- Services near you
- Store your medical notes

How to save the web app:



#### iOS Device

In the Safari web browser navigate to the web app link above. Then click the icon shown left and select 'Add to Home Screen' and then 'Add'.



#### Android Device

In the web browser navigate to the web app link above. Then click the icon shown left and select 'Add to Home Screen'.



#### Laptop/Desktop – PC

Right click with the mouse to display the menu and select 'Create Shortcut'.



**GP24**

GP24 is provided to you by Health Hero. Specialists in 24/7 private GP services with over 20 years of experience.

For more information on our prescribing and referral processes, including example medication and postage and packaging costs please visit [www.healthhero.com/medication-and-delivery-charges/](http://www.healthhero.com/medication-and-delivery-charges/)

Consultation Terms and Conditions [www.healthhero.com/terms-and-conditions/](http://www.healthhero.com/terms-and-conditions/)

Privacy Policy [www.healthhero.com/privacy-policy/](http://www.healthhero.com/privacy-policy/)

\*Open Private Referrals

Within your appointment, the GP will recommend the best course of treatment / action. Should they feel you would benefit from a specialist assessment or further treatment they can provide you with an open private referral letter. This referral is for Private Medical Care only and will not be accepted for services in the NHS. Referral letters can be posted or emailed directly to you.

**Please note the private referral is not a claims authorisation and you will need to speak to your Private Medical Insurance company prior to receiving any treatment, unless you will be funding this yourself. If you do not have Private Medical Insurance, you will need to fund the consultation yourself. There is no cover under this Group Insurance Scheme to pay for Private Consultations.**

# WORLDWIDE TRAVEL POLICY

**This policy covers the member, their cohabiting partner and any number of their unmarried dependant children under 23 years, all normally resident in the family home, for any number of trips in any year up to 60 days per trip. It covers travel worldwide and in the United Kingdom.**

The main sections of cover are:

- Cancellation and curtailment up to £5,000
- Emergency medical expenses up to £10,000,000
- Personal Baggage up to £1,500
- Personal Money up to £500
- Public liability up to £2,000,000
- Personal Accident up to £20,000

Other benefits included. Please see policy for full details.

In the case of medical emergency please contact our nominated emergency service on **+44 (0)20 7183 3751**

Email: [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk)  
Please quote DQ5050AHA223

Other claims should be reported to the claims service on

**0330 660 0549**

(9am–5pm Mon–Fri)

Email: [claims@mstream.co.uk](mailto:claims@mstream.co.uk)

Alternatively, you can use our online claims system to submit your claim  
[www.submitclaim.co.uk/glo](http://www.submitclaim.co.uk/glo)

## STRANDED PASSENGER SERVICE

Access Executive Lounges if your flight is delayed for more than two hours. Pre-Registration is required more than 24 hours before you fly. Scan the QR code or visit:



<https://cloud.sdxmessaging.com/vault/philipwilliams/benefits.html>  
to register using PIN **4175**.

Please note that this service relies upon airlines publishing their schedules to a flight tracking system in advance. This service may not be available for some charter flights. In the event of a flight not being registered, this service will not be available. The majority of flights will be registered.

## Main conditions and exclusions

The policy will not cover you if any of the following apply to you, a travelling companion, an immediate relative, close business associate or someone upon whom your trip depends whether they are travelling with you or not (including any third party with whom you may be staying on your trip)

1. You/they were aware of any reason why the trip could be cancelled or curtailed.
2. You/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
3. You/they have been diagnosed as having a terminal illness.

If there is any change in a person's health between the date the policy is issued and the start date of a trip you must still comply with the Health Declaration.

An excess of £50 is applicable for most policy sections. The excess is payable per person, per section, per insured incident subject to a maximum of £100.

There are significant limitations and exclusions of cover for property, including valuables and money, that are left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports.

Full policy terms and conditions have been made available. If you require further copies please contact the Federation Office.

Please note that this policy is available to UK residents only.

**If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 11**

# LEGAL EXPENSES

Some important facts about your Professional Fees policy are summarised below. This summary does not describe all the terms and conditions of the policy. References to the cover provided are contained within the full policy wording which is available upon request from the Federation Office, by visiting the Group Scheme section of our website [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

## Beneficiary/beneficiaries

- Sections 1–6 : The member.
- Sections 8–10 : The member and their partner permanently living with them in their main home in the UK.
- Sections 11–19 : The member, their partner and relatives permanently living with them in their main home in the UK.  
*(The insurer will cover the member's children temporarily away from home for the purposes of higher education).*

## Sections of cover

1. Property (£100,000)
2. Fund Trustee Defence (£100,000)
3. Representation at Public Enquiries (£100,000)
4. Independent Office for Police Conduct Investigations (£100,000)
5. Disciplinary Hearings (£20,000)
6. Bankruptcy (£1,000)
7. Pension Medical Appeals (£4,000)
8. Education (£100,000)
9. Probate (£100,000)
10. Legal defence (£185,000)
11. Personal Injury (£100,000)
12. Clinical Negligence (£100,000)
13. Contract (£100,000)
14. Tax (£100,000)
15. Discrimination (£100,000)
16. Employment – NOT COVERED
17. Data Protection (£100,000)
18. Uninsured Loss Recovery and Motor Legal Defence (£100,000, other than:
  - £2,500 in providing representation following the seizure of a vehicle as a result of incorrect information being on the Motor Insurance Database
  - £10,000 for Motor Legal Defence claims)
19. Identity Theft (£100,000)

## Legal and Tax Advice Helpline

**0330 175 7914**

## Legal Expenses claims

**0330 303 1955**

## Consumer Legal Services Website

Register at [www.araglegal.co.uk](http://www.araglegal.co.uk) and enter voucher code **ARAG222CON** to access ARAG's digital law guide and download legal documents to help with consumer legal matters.

On duty cover is provided only when legal cover not funded or refused by PFEW and their claims process completed. If you are not a subscribing member of The Police Federation of England and Wales there is no cover in relation to:-

- Representation at any Public Enquiry that relates to an on-duty incident
- Any Independent Office for Police Conduct investigations – Misconduct issues that arise from an on-duty incident
- Legal Defence allegations that arise from an on-duty incident
- Any Personal Injury claim that arise from an on-duty incident
- Employment issues that relate to your employment with the Police Service
- Motor Legal Defence claims that arise from an on-duty incident arranged by ARAG plc who is authorised under a binding authority agreement on behalf of the insurer, Brit Syndicate 2987 at Lloyd's.

# HOME EMERGENCY ASSISTANCE

**With one call an approved contractor will come to your home and make emergency repairs. Our cover includes the following domestic emergencies:**

Cover is provided 24 hours a day, 365 days a year:

## **Emergency Costs**

- a) The **contractor's** call-out charge
- b) **Contractor's** necessary labour up to three hours
- c) Parts and materials up to £150 (*where necessary*)
- d) Alternative Accommodation costs up to £500

The maximum payable by the insurer is £1,000 for all claims related by time or original cause.

## **Home Emergency**

A sudden unexpected event which clearly requires immediate action in order to:

- a) prevent damage or avoid further damage to the home, and/or
- b) render the home safe or secure, and/or
- c) restore the main services to the home, and/or
- d) alleviate any health risk.

**Claims Helpline 0330 175 7912**

**A £25 excess applies per claim.**

*Please note that if you live in rented accommodation, it is the Landlord's responsibility to conduct emergency repairs. This insurance is not intended to cover rented properties as this can lead to conflicts with the property owner and liability issues.*

## **Emergency Repairs**

Work undertaken by the Contractor to resolve an Emergency by completing a Temporary Repair (*or a Permanent Repair where this can be done at a similar cost*) in respect of the occurrences covered by this insurance subject to the Claim Limits under the policy. In relation to Pests, this shall mean the removal or control thereof.

## **Insured events**

Cover is provided for domestic emergencies for the following insured events:

- Complete breakdown of the main heating system (*for boiler cover, boilers must be less than 15 years old*)
- Plumbing and drainage problems
- Damage which affects the security of the home, including locks and windows
- Breakage or failure of the toilet unit
- Loss of domestic power supply
- Lost keys
- Vermin infestation
- Roof damage

# UK & EUROPEAN MOTOR BREAKDOWN

## Comprehensive motor breakdown cover including:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Message Service
- Keys
- Driver illness/injury

## Covered Individuals

- Member
- Cohabiting Partner

## Your Cover

If a Vehicle in which you or your cohabiting partner are travelling suffers a Breakdown due to a mechanical or electrical failure, flat tyre, lack of fuel, misfuel, Accident, theft, vandalism or fire, service will be provided. We will provide cover for any Breakdown in accordance with the policy wording.

## How to make a claim

Call the 24 hour Control Centre on

**0330 175 7913**

For assistance in mainland Europe please call

**+44(0) 1206 714 392**

Please have the name of the covered member, your return telephone number, vehicle registration number and precise location available when requesting assistance.

## Covered Vehicle

The UK registered car, motorcycle, campervan, motorhome, domestic vans, or car-derived vans all up to 3.5 tonnes, which a covered individual is travelling in/on at the time of the Breakdown, including any towed caravan or trailer of a proprietary make which is fitted with a standard towing hitch, and doesn't exceed 7 metres/23 feet (*not including the length of the A-frame and hitch*).

Claims will be validated with costs for any claims from non-eligible persons being the responsibility of the claimant.

Cover will apply during the period of insurance and within the territorial limits. There is no age limit to the vehicle for breakdowns occurring in the UK. A vehicle age limit of ten years applies outside the UK.

For details and a list of European countries covered please see the full policy wording.



# MOBILE PHONE

## Covered individuals

This cover is provided for:

- Serving members and their cohabiting partner
- Retired members and their cohabiting partner

*Please note* that this policy does not cover mobile phones used by members' or partners' children, even if the bill is paid by the member or partner. This cover is applicable for UK residents only.

Any claim involving theft or accidental loss must be reported to the appropriate police authorities within 48 hours.

In addition to proof of ownership, verification of membership will be required before a claim can be progressed.

## Claims notification

If you need to make a claim please contact Likewise Insurance Services B.V. (*UK Branch*), Unit 2, Crewe Logistics Park, Jack Mills Way, Shavington, CW2 5XF.

Telephone number **0344 412 0982**

Please refer to full policy terms and conditions prior to making a claim.

Your mobile phone is covered against the repair or replacement cost of your mobile phone in the event of:

- theft
- accidental loss
- accidental damage
- breakdown whilst in your possession

The liability of the insurer in respect of any one claim and in aggregate for any 12 month period will be the repair or replacement cost of the mobile phone and in any event shall not exceed a total claim cost up to a maximum of £1,500 including VAT.

**A £75 excess is payable per claim.**

The mobile phone should have a fully functioning SIM card and be no more than eight years old at the time of the incident as evidenced by the relevant proof of ownership. Upon acceptance of a claim, the insurer may at its discretion repair or replace your mobile phone. Replacement may be with a refurbished unit or a functionally equivalent product. This is NOT a new for old policy.

If the claims administrator replaces your mobile phone, your original item becomes the insurer's property and the replacement mobile phone is your property, with coverage for that item continuing for the remaining period of insurance.

The maximum liability limit includes cover of up to £750 including VAT for unauthorised data usage for a period of up to 24 hour directly following a valid theft or accidental loss claim.

If you have a complaint about a claim please refer to the Complaints procedure in the relevant section of the Policy.



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# USEFUL TELEPHONE NUMBERS

## Federation Office

01452 545 142

## Worldwide Travel Insurance

### Emergency Medical Assistance Service (24 hours)

Policy Number DQ5050AHA223  
+44 (0)20 7183 3751  
assistance@mstream.co.uk

## Non-Emergency Claims

0330 660 0549  
claims@mstream.co.uk  
www.submitclaim.co.uk/glo

## Online Claims

## Motor Breakdown Cover (UK)

(Europe)

0330 175 7913  
+44(0)1206 714 392

## Home Emergency

0330 175 7912

## Legal Advice Helpline

0330 175 7914

## Mobile Phone Cover

0344 412 0982

## GP24

or if overseas

0345 222 3736  
+44(0) 161 468 3789

## Philip Williams & Company

01925 604 421

This Scheme is subject to annual review. It incorporates covers which the Trustees believe are beneficial to the majority of Members. The Trustees reserve the right to amend or remove cover as they deem appropriate. It is your responsibility to ensure that you are in possession of the up to date literature.



35 Walton Road, Stockton Heath,  
Warrington, Cheshire WA4 6NW

Tel 01925 604 421

[www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

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Policy Documents are available for download at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) in the Group Schemes section.

Alternatively you can download them by scanning the QR code.

